# Case 22-10203-elf Doc 14 Filed 02/06/22 Entered 02/07/22 00:25:14 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-10203-elf
Luis Alberto Montalvo Chapter 13

Debtor

### **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Feb 04, 2022 Form ID: 309I Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:

Recip ID	Recipient Name and Address
db	+ Luis Alberto Montalvo, 4038 Lawndale Street, Philadelphia, PA 19124-5224
14664835	+ Arcon Credit Solutions LLC, 8425 Seasons Parkway, Suite 106, Saint Paul, MN 55125-4392
14664842	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
14664843	Fortiva, Payment Processing, PO Box 650721, Dallas, TX 75265-0721
14664844	Glass Mountain Capital LLC, 1375 East Woodfield Road, Suite 400, Schaumburg, IL 60173-5426
14664845	Home Depot Credit Services, PO Box 70600, Philadelphia, PA 19176-0600
14664846	+ Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
14664849	Northstar Location Services, LLC, Attn: Financial Services Department, 4385 Genesee Street, Buffalo, NY 14225-1943
14664850	+ Receivable Collection Services, LLC, 170 Jericho Turnpike, Suite 204, Floral Park, NY 11001-2024
14664858	+ Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005
14664860	+ Teachers Federal Credit Union, 102 Motor Parkway, Hauppauge, NY 11788-5109
14664861	Village Capital & Investments, LLC, PO Box 679118, Dallas, TX 75267-9118

TOTAL: 12

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dmo160west@gmail.com	Date/Time	Recipient Name and Address
uty		Feb 04 2022 23:39:00	DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 04 2022 23:39:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Feb 04 2022 23:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 05 2022 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2022 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 04 2022 23:39:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 04 2022 23:39:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14664833	Email/Text: Bankruptcy@absoluteresolutions.com	Feb 04 2022 23:39:00	Absolute Resolutions Investments, LLC, 8000 Norman Center Drive, Suite 350, Minneapolis, MN 55437
14664831	Email/Text: Bankruptcy@absoluteresolutions.com	Feb 04 2022 23:39:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437

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District/off: 0313	-2 User: admir	Page 2 of 3	
Date Rcvd: Feb 0	4, 2022 Form ID: 30	091	Total Noticed: 38
14664834	+ EDI: GMACFS.COM	E 1 05 2022 04 29 00	All Fig. 1 Av. D. L. v. D. D. 200001
		Feb 05 2022 04:38:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14664836	+ EDI: TSYS2	Feb 05 2022 04:38:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14664839	Email/Text: megan.harper@phila.gov	Feb 04 2022 23:39:00	City of Philadelphia, Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14664841	Email/Text: customercareus@creditcorpsolutionsinc.com	Feb 04 2022 23:39:00	Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070
14664837	+ EDI: CAPITALONE.COM	Feb 05 2022 04:38:00	Capital One, N.A., PO Box 30273, Salt Lake City, UT 84130-0273
14664838	+ Email/Text: bankruptcy@cavps.com	Feb 04 2022 23:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14665650	+ Email/Text: bankruptcy@cavps.com	Feb 04 2022 23:39:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14664840	+ Email/Text: clientservices@credit-control.com	Feb 04 2022 23:39:00	Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
14666115	+ EDI: MID8.COM	Feb 05 2022 04:38:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14664847	EDI: MID8.COM	Feb 05 2022 04:38:00	Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030
14664848	+ EDI: MID8.COM	Feb 05 2022 04:38:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14664851	+ EDI: DRIV.COM	Feb 05 2022 04:38:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14664854	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank, PO Box 96006, Orlando, FL 32896-0006
14664853	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
14664852	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
14664855	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank / eBay Mastercard, PO Box 530939, Atlanta, GA 30353-0939
14664856	+ EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14664857	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank/Care Credit, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 27

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14664832	*P++	ABSOLUTE RESOLUTIONS CORPORATION, 8000 NORMAN CENTER DRIVE SUITE 350, BLOOMINGTON MN 55437-1118, address filed with court:, Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
14664859	*+	Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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District/off: 0313-2 User: admin Page 3 of 3
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#### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022	Signature:	/s/Joseph Speetjens	

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name Email Address

DAVID M. OFFEN

on behalf of Debtor Luis Alberto Montalvo dmo160west@gmail.com

davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

KENNETH E. WEST

ecfemails@ph13trustee.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com

REBECCA ANN SOLARZ

on behalf of Creditor VILLAGE CAPITAL & INVESTMENT LLC bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:				
Debtor 1:	Luis Alberto Montalvo	Social Security number or ITIN: xxx-xx-2719		
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 1/27/22		
Case number:	22-10203-elf			

#### Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Luis Alberto Montalvo	
2.	All other names used in the last 8 years		
3.	Address	4038 Lawndale Street Philadelphia, PA 19124	
		DAVID M. OFFEN	Contact phone (215) 625-9600
4.	<b>Debtor's attorney</b> Name and address	The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Email: dmo160west@gmail.com
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215-627-1377
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	900 Market Street Suite 400	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M; Reading Office 8:00 A.M. to 4:30 P.M.
	this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Philadelphia, PA 19107	Contact phone (215)408–2800
			Date: 2/4/22

For more information, see page 2

Debtor Luis Alberto Montalvo Case number 22–10203–elf

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 9, 2022 at 09:30 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/8/22
receive these documents and any required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/7/22
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/26/22
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the c Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 The hearing on confirmation will be held on: 3/15/22 at 10:00 AM, Location: Courtroom #1, 900 Market Street,	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muyou may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov. If you believe
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If